

collecting, processing, sending and storing the transaction data at a central location;

managing the collecting, processing, sending, and storing of the captured transaction at a central location, including comparing captured transaction data to stored transaction data for verification; and

transmitting the transaction data within and between the remote location(s) and the central location.

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57. (Amended) A method for central management, storage and verification of remotely captured electronic or paper transactions from electronic transaction data, documents, and receipts to claim 56 wherein said step of managing the collecting, processing, sending and storing further comprises the step of performing said paper transaction by transferring funds electronically from the payer bank to a payee bank.

#### REMARKS

This amendment is presented to further define the invention. Favorable consideration is respectfully requested.

Should any questions arise concerning this application, the Examiner is invited to contact the undersigned attorney at the telephone number provided below.

Entry of this Preliminary Amendment is respectfully requested.

Respectfully submitted,

Claudio R. Ballard

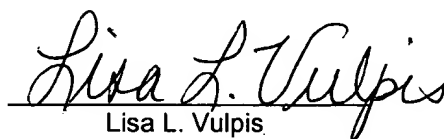


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